

WHAT IS CLAIMED IS:

1. A patronage incentive system, comprising:

a computer system for interactive communication between a plurality of enrolled customers having access to the Internet and at least one participating retailer having at least one point-of-sale terminal, said enrolled customers purchasing a product offered by said at least one participating retailer at said at least one point-of-sale terminal thereof at a retail price,

a saving software program integrated into said computer system at said at least one point-of-sale terminal of said at least one participating retailer;

a predetermined single mutual fund;

each of said customers initiating the enrollment thereof in said patronage incentive system by interacting with said saving software program through the Internet to establish a personal account associated with said each customer and to receive a predetermined identifier of said each customer;

said saving software program for:

(a) rounding up said retail price of the purchased product to a rounded price amount,

(b) crediting the difference between said rounded price amount and said retail price to said personal account associated with said each

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enrolled customer making purchase, and

(c) transferring the amounts credited to said personal accounts for said plurality of enrolled customers into a collective account for investment into said predetermined single mutual fund.

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2. The patronage incentive system of Claim 1, further including a plurality of said participating retailers.

3. The patronage incentive system of Claim 1, further including a bank, said personal account associated with said each enrolled customer being a collective account established by said saving software program in said bank.

4. The patronage incentive system of Claim 3, wherein said bank transfers for investment the difference between said rounded price amount and said retail price of the purchased product by establishing a collective account for said plurality of the enrolled customers with said predetermined mutual fund.

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5. The patronage incentive system of Claim 1, wherein said saving software program further includes customer relationship means interactively communicating with each said customer through the Internet and transmitting information regarding said personal account associated with said each enrolled customer to each said customer.

6. The patronage incentive system of Claim 4, wherein said saving software program calculates a share of said each customer in said collective account and transmits the information regarding said share to said each customer.

7. The patronage incentive system of Claim 1, wherein, upon a liquidation request of said each customer, said saving software program liquidates said personal account and issues a refund for said each customer.

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8. The patronage incentive system of Claim 1, wherein said saving software program credits said difference to said personal accounts through electronic transfer.

9. The patronage incentive system of Claim 1, wherein said saving software program transfers said difference credited to said personal accounts of said each enrolled customer to said single mutual fund periodically.

10. The patronage incentive system of Claim 1, wherein said saving software program calculates and records the amounts credited into said personal accounts.

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11. The patronage incentive system of Claim 1, wherein said at least one point-of-sale terminal of said at least one retailer includes a cash register screen, said saving software programs further displaying said amount credited to said personal account on said cash register screen.

12. The patronage incentive system of Claim 1, wherein said saving software program further identifies said enrolled customer, the amount of the deposit credited to said personal account, and the date/time of the transaction.

13. The patronage incentive system of Claim 1, wherein said saving software program provides information on said personal account to said enrolled customer associated therewith through the Internet.

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14. A method of operating a patronage incentive system, comprising the steps of:

providing a computer system for interactive communication between a plurality of customers and at least one retailer having at least one point-of-sale terminal,

integrating a saving software program having a customer interactive indicia into said computer system at said at least one point-of-sale terminal of said at least one seller,

initiating enrollment of each of said plurality of customers with said patronage incentive system by interaction of each said customer with said saving software program through the Internet to establish a personal account associated with said customer and to provide each said enrolled customer with an identification means,

making a purchase by said enrolled customer of a product offered by said at least one retailer at said at least one point-of-sale terminal thereof in exchange for a retail price;

actuating said saving software program at said at least one point-of-sale terminal of said at least one retailer by identifying said enrolled customer by said identification means, thereby authorizing said saving software program

to initiate the saving process, including the steps of:

- (a) rounding up said retail price to a rounded price amount,
- (b) crediting the difference between said rounded price amount and said retail price to said personal account of said each enrolled customer, and
- (c) transferring the amounts credited in each step (b) to personal accounts of said plurality of the enrolled customers to a single collective account established with a bank for periodic investment into a predetermined single mutual fund.

15. The method of Claim 14, further including the steps of creating a network of a plurality of said retailers participating in said patronage incentive system.

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16. The method of Claim 14, further including the steps of:

establishing a personal account database by said saving software program, and recording therein data corresponding to each transaction with said personal accounts, and a share of each said enrolled customer in said predetermined single mutual fund.

17. The method of Claim 16, further including the steps of:

providing information to each said enrolled customer regarding said personal accounts over the Internet.

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18. The method of Claim 14, further including the step of registration of each said customer by said saving software program to participate in said patronage incentive system.

19. The method of Claim 14, further including the steps of:  
liquidating said personal account upon said enrolled customer request, and,  
issuing a withdrawal to said enrolled customer.

20. The method of Claim 14, wherein said difference is credited to said personal account instantly.

21. The method of Claim 14, wherein said difference is transferred to said single collective account periodically.

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22. A method of doing business in a retail environment, comprising the steps of:

providing a computer system for interactive communication between a plurality of customers and at least one retailer having at least one point-of-sale terminal,

integrating a saving software program having customer interactive indicia into said computer system at said at least one point-of-sale terminal of said at least one seller,

initiating enrollment of each of said plurality of customers with said patronage incentive system by interacting by each said customer with said saving software program through the Internet to establish a personal account associated with said customer and to provide each said enrolled customer with an identification means,

making a purchase by said enrolled customer of a product offered by said at least one retailer at said at least one point-of-sale terminal thereof in exchange for a retail price;

actuating said saving software program at said at least one point-of-sale terminal of said at least one retailer by identifying said enrolled customer by said identification means, thereby authorizing said saving software program

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to initiate the saving process, including the steps of:

- (a) rounding up said retail price to a rounded price amount,
- (b) crediting the difference between said rounded price amount and said retail price to said personal account of said each enrolled customer, and
- (c) transferring the amounts credited in each step (b) to said personal accounts of said plurality of the enrolled customers to a single collective account established with a bank, and
- (d) investing the collective amounts transferred into said collective account in said step (c) in a predetermined single mutual fund.

23. The method of doing business of Claim 22, further including the steps of creating a network of a plurality of said retailers participating in said patronage incentive system.

24. The method of doing business of Claim 22, further including the steps of:

establishing a personal account database by said saving software program, and recording therein data corresponding to each transaction with said personal accounts, and a share of each said enrolled customer in said predetermined single mutual fund.

25. The method of doing business of Claim 24, further including the steps of:

providing information to each said enrolled customer regarding said personal accounts over the Internet.

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26. The method of doing business of Claim 22, further including the step of registration of each said customer by said saving software program to participate in said patronage incentive system.

27. The method of doing business of Claim 22, further including the steps of:

liquidating said personal account upon said enrolled customer request, and,  
issuing a withdrawal to said enrolled customer.

28. The method of doing business of Claim 22, wherein said difference is credited to said personal account instantly.

29. The method of doing business of Claim 22, wherein said difference is transferred to said single collective account periodically.

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30. A patronage incentive system, comprising:

a computer system for interactive communication between a plurality of customers enrolled in said patronage incentive system and having access to the Internet, and at least one retailer participating in said patronage incentive system, said customers purchasing a respective product offered by said at least one retailer at at least one point-of-sale terminal thereof at a retail price;

a saving software program integrated into said computer system at said at least one point-of-sale terminal of said at least one participating retailer, said saving software program being interactive with each said enrolled customer through the Internet; and,

a data transmission signal generated by said computer system to be sent to a central data base indicating a rounded price amount for each customer transaction, said saving software program establishing a collective single account associated with a bank and transferring the difference between said rounded price amount and said retail price for each respective product purchased by each said enrolled customer to said collective single account for periodic investment in a predetermined single mutual fund.

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31. The patronage incentive system of Claim 30, wherein said saving software program calculates a share of each of said plurality of said enrolled customers in said predetermined single mutual fund.

32. The patronage incentive system of Claim 30, wherein said saving software program credits said difference between said rounded price amount and said retail price to said personal accounts instantly for each side enrolled customer.

33. The patronage incentive system of Claim 30, wherein said saving software program transfers said difference between said rounded price amount and said retail price to said single collective account periodically.

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